

**Congress of the United States**  
**Washington, DC 20515**

August 15, 2018

The Honorable Ben Carson  
Secretary  
U.S. Department of Housing and Urban Development  
451 7th Street, SW  
Washington, DC 20410

Dear Secretary Carson,

We respectfully request an extension of the foreclosure moratorium for borrowers with Federal Housing Administration (FHA)-insured mortgages in Puerto Rico and the U.S. Virgin Islands. On May 16, 2018, the Department of Housing and Urban Development (HUD) announced a 90-day extension of the foreclosure moratorium to borrowers with FHA-insured mortgages.<sup>1</sup> The moratorium is scheduled to end on August 16, 2018. We appreciate your previous actions to assist victims of Hurricane Maria, and we urge you to act promptly to provide additional relief to FHA-insured families.

Hurricane Maria was the deadliest storm in 2017 and the worst natural disaster to hit the island of Puerto Rico on record. It damaged or destroyed more than a third of the homes on the island and forced hundreds of thousands of people to abandon their residences seeking refuge across the United States. Last December, we requested that you extend the foreclosure moratorium for an additional 12 months, fearing the end of this relief would come before electricity and other essential services were fully restored on the island.<sup>2</sup> We appreciate your actions in response.

However, many on the island still do not have electricity or access to essential services. The circumstances facing those who have relocated to the mainland is similarly dire. Despite the fact that thousands remain in hotels and motels across the continental United States, the Federal Emergency Management Administration has refused to activate a Disaster Housing Assistance Program through an interagency agreement with HUD to provide long-term housing relief for its residents. When FEMA terminates its temporary shelter assistance program, families will face homelessness. Those who are able to return home face a struggling economy and high unemployment rate, factors which will make it difficult for families to make on-time mortgage payments.

In light of current conditions in Puerto Rico and the vast challenges facing its residents will face on its long path to recovery, we once again ask you to consider extending the foreclosure moratorium for an additional 6 months and expanding relief options, such as:

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<sup>1</sup> April Brown, "FHA Extends Foreclosure Moratorium for Hurricane Maria Victims," *U.S. Department of Housing and Urban Development*, May 16, 2018, [https://www.hud.gov/press/press\\_releases\\_media\\_advisories/HUD\\_No\\_18\\_039](https://www.hud.gov/press/press_releases_media_advisories/HUD_No_18_039).

<sup>2</sup> Matthew Goldstein, "Four Senators Seek Longer Foreclosure Delay in Puerto Rico," *The New York Times*, Dec 22, 2017, <https://www.nytimes.com/2017/12/22/business/puerto-rico-mortgage-foreclosures.html>.

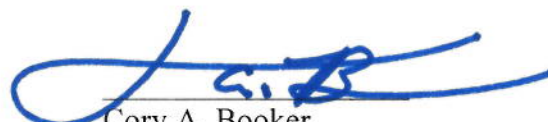
- Giving homeowners 12 months to repay any outstanding escrow balances that accrued during the moratorium;
- Waiving any late fees associated with mortgage payments;
- Suspending negative reports to credit bureaus associated with late or missed payments;
- Expediting insurance payments to homeowners and waiving requirements for insurance payouts where appropriate;
- Advising mortgage servicers that written communications with homeowners, including court documents related to foreclosure proceedings, include copies that have been translated into Spanish.

Your office has been helpful in the past by extending the foreclosure moratorium in Puerto Rico and preventing a possible foreclosure crisis on the island. We hope that you will once again consider our request and provide the necessary relief to the American citizens living in Puerto Rico as they rebuild their communities.

Sincerely,



Robert Menendez  
United States Senator




Cory A. Booker  
United States Senator



Albio Sires  
Member of Congress



Bill Pascrell, Jr.  
Member of Congress



Bonnie Watson Coleman  
Member of Congress



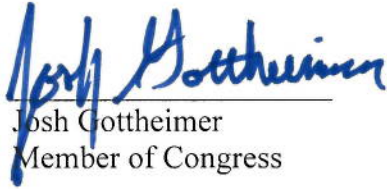
Donald M. Payne, Jr.  
Member of Congress



Donald Norcross  
Member of Congress



Frank Pallone, Jr.  
Member of Congress



Josh Gottheimer  
Member of Congress